

**[IC INSURANCE MEMORANDUM CIRCULAR NO. 4-
2006, July 26, 2007]**

**COMPULSORY MOTOR VEHICLE LIABILITY INSURANCE (CMVLI)
COVERAGE**

In the interest of the public and pursuant to the authority vested in me by the provisions of Section 414 in relation to Chapter VI of the Insurance Code of 1978, the Limits of Liability, Schedule of Indemnities for Bodily Injury and/or Death, and Premium Rates prescribed under Insurance Memorandum Circular No. 1-96 dated November 4, 1996 are hereby revised as follows:

I. LIMITS OF LIABILITY

The limits for third party liability for all CMVLI coverage shall be One Hundred Thousand Pesos (P100,000.00) each for all types of motor vehicles with an additional One Hundred Thousand Pesos (P100,000.00) for passenger liability if the motor vehicle is used as a public utility vehicle.

II. SCHEDULE OF INDEMNITIES FOR BODILY INJURY AND/OR DEATH

The following Schedule of Indemnities shall be observed in the settlement of claims for death, bodily injuries, professional fees and hospital charges for services rendered to traffic accident victims under the CMVLI policy.

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| A) DEATH INDEMNITY | P70,000.00 |
| Burial and Funeral Expenses | 30,000.00 |
| B) BODILY INJURIES AND FRACTURES | |

<u>Types of Accommodation Or Professional Attendance Extended</u>	<u>Services Rendered</u>	<u>Maximum Reimbursable Fees and/or Charges</u>
1. Hospital Rooms	Maximum of 45 days per accident Laboratory Examination, fees, x- rays	P 500.00/day 2,000.00
2. Surgical Expenses	Major Operation Medium Operation Minor Operation	7,500.00 5,000.00 1,500.00

3. Anaesthesiologist's Fees	Major Operation	2,500.00
	Medium Operation	2,000.00
	Minor Operation	500.00
4. Operating Room	Major Operation	1,500.00
	Medium Operation	1,000.00
	Minor Operation	500.00
5. Medical Expenses	For daily visits of Practitioner or specialists	400.00/day
	The total amount of medical expenses must not exceed (For a single period and confinement)	5,000.00
6. Drugs & Medicines	Actual value of drugs and medicines used but not to exceed	20,000.00
7. Ambulance	Actual amount charged for ambulance transport but not to exceed	1,500.00

PERMANENT DISABLEMENT

AMOUNT

Loss of or Loss of Use of:

Two Limbs	P50,000.00
Both Hands, or All Fingers and Both Thumbs	50,000.00
Both Feet	50,000.00
One Hand and One Foot	50,000.00
Sight of Both Eyes	50,000.00
Injuries Resulting in being permanently bedridden	50,000.00
Any other injury causing permanent total disablement	50,000.00
Arm at or above elbow	20,000.00
Arm between elbow and wrist	15,000.00
Hand	15,000.00
Four Fingers and Thumb of One Hand	15,000.00
Four Fingers	12,000.00
Leg at or above knee	20,000.00
Leg below knee	15,000.00
One Foot	15,000.00